

# BLACHLY-LANE ELECTRIC COOPERATIVE

## Procedure 2520

### Section: Member and Consumer Relations

### Subject: Effective Energy Management

#### I. OBJECTIVE

To encourage the efficient use of electricity.

#### II. PROCEDURE

A. BLEC promotes cost effective energy efficiency and development of clean and/or renewable sources of energy. Advantage will be taken of any incentives that promote energy efficiency without negatively impacting the member's investment. BLEC shall:

1. Offer a green power product.
2. Examine its own use of energy in regards to plant design and construction, lighting, climate control, vehicles, and other energy-related factors.
3. Develop and carry out a system-wide program of energy management including home weatherization, efficient industrial, and farm use of energy, and effective and efficient use of energy in the home. Alternate energy sources will be considered in the energy management program.
4. Develop and carry out an information program to educate members about energy management, and to advise members on how to meet energy needs most effectively.
5. Develop a program to promote the weatherization of member's homes, including information on contractors in the area who do retrofit work.

B. BLEC will assist members in financing energy efficient electrical equipment and appliances, electrical construction, and home weatherization.

1. To qualify for a loan, the following criteria must be met:
  - a. Applicant is a member of BLEC with an active account that has at least twelve (12) months of history.
  - b. Applicant cannot have received more than two of the following: final notices, collection calls, NSF checks, or penalty fee, or have been disconnected for non-payment within the last twelve (12) months.
  - c. Item(s) financed must operate on electricity, provide electricity, or be home weatherization items.
  - d. All items financed must have approval of BLEC, and applicant must sign a Certificate of Purchase / Promissory Note.
2. BLEC will make available the following types of loans:
  - a. \$50 to \$500 - zero interest, six months maximum term
  - b. \$501 to \$3,000 - Prime Rate plus 2% interest, 36 months maximum term

- c. Bank Financing - Rate Buy-down. (Eligibility requirements may differ)
- d. \$3,000 to \$10,000 Line Extension Loan - Prime Rate plus 2% interest, 60 months maximum term. A lien may be placed on the member's property.

3. Loans in excess of \$3,000 shall be pre-approved by the General Manager.

III. RESPONSIBILITY

The administration of this procedure is the responsibility of the General Manager.

APPROVED by

  
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General Manager

FOUNDATION DATE: 30-140, 3-2-98  
DATE LAST AMENDED: 11-16-15  
REVIEW SCHEDULE: As needed

# Procedure 2520 Member Loan Process

